

I hereby certify that this correspondence is being filed via
EFS-Web with the United States Patent and Trademark Office
on July 28, 2008.

PATENT
Attorney Docket No.: 020375-043700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Nina L. McNeill/
Nina L. McNeill

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
MANAGING INTEGRATED CREDIT
AND STORED-VALUE PROGRAMS

Customer No.: 20350

Confirmation No. 5090

Examiner: Shumate, Paul W.

Technology Center/Art Unit: 3693

AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 3693

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed May 29, 2008, please enter the following
amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks begin on page 6 of this paper.